

Nov 7 2 27 PM '01

CERTIFICATE OF TRUST

BK 91 Pg 709
W. J. K.

This Certificate of Trust agreement is being made this 22nd day of October, 2001 for this purpose of correcting the records of the Desoto County Chancery Clerk's Office regarding a transfer of property between Owen McCullar and Myrtle E. McCullar, Trustees ("Sellers") and Elaine O. Young ("Purchaser"). That particular sale closed on September 15, 1997 and the Warranty Deed is recorded in Book 323, Page 13 in the Desoto County Chancery Clerk's office. In accordance with Mississippi Code Section 91-9-7, this Certificate of Trust is being filed for record in lieu of filing the entire trust agreement.

As per Mississippi Code Section 91-9-7, the pertinent information for the trust for recording is as follows:

1) The name of the trust is The McCullar Family Revocable Trust dated May 31, 1995 ("the Trust").

2) The Grantors of the Trust are Owen McCullar and Myrtle E. McCullar. The mailing address of the Grantors is 6825 Autumn Oaks Drive, Olive Branch, Mississippi, 38654.

3) The Trustees of the Trust are Owen McCullar and Myrtle E. McCullar. The mailing address of the Trustees is 6825 Autumn Oaks Drive, Olive Branch, Mississippi, 38654.

4) Prior to the Warranty Deed of September 15, 1997 referenced above, the Trust owned the property described in Exhibit A attached to the document. From September 15, 1997 to the present, Elaine O. Young has owned the property described in Exhibit A.

5) The anticipated date of termination of the Trust is at the death of the Grantors.

6) The general powers granted to the Trustees are the Mississippi Uniform Trust Powers. These powers include the right to buy or sell real property.

As Trustees of The McCullar Family Revocable Trust dated May

31, 1995, we, Owen McCullar and Myrtle E. McCullar, hereby state and affirm that all of the information in this Certificate of Trust is true and correct to the best of our knowledge.

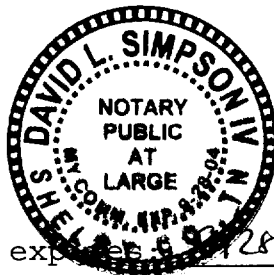
X Owen McCullar
OWEN MCCULLAR, TRUSTEE

X Myrtle E. McCullar
MYRTLE E. MCCULLAR, TRUSTEE

STATE OF TENNESSEE
COUNTY OF SHELBY

On this 22nd day of October, 2001, before me personally appeared OWEN MCCULLAR AND MYRTLE E. MCCULLAR, to me known to be the persons described in and who executed the foregoing instrument, and who acknowledged the execution of the foregoing instrument for the purposes therein contained.

Witness my hand and official seal in said county and state, this the 22nd day of October, 2001.



David L. Simpson
NOTARY PUBLIC

My commission expires 8/28/04

PREPARED BY AND RETURN TO:
ROSE, ROSE & SIMPSON
6242 POPLAR AVENUE
MEMPHIS, TN 38119
(901) 682-6344

SELLERS:
Owen McCullar
Myrtle E. McCullar
6825 Autumn Oaks Drive
Olive Branch, MS 38654
(662) 895-3143

PURCHASER:
Elaine O. Young
6821 Autumn Oaks Drive
Olive Branch, MS 38654
(w) 901-362-2446